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Certificate of Authorization No. E-00001307

Ms. Kimberly Riley
State Farm
P O Box 6759
D Iberville, MS 39504

Re: 000000000
Claim No: 242457665
Insured: Beckham James & Jo Dell
Subject: Report of Findings
RCG File No: 5221438

Dear Ms. Riley:

Mr. Beckham reported that his residence was destroyed by Hurricane Katrina on August 29, 2005. The residence was located at 136 Poki Place, Diamondhead, MS. 39525

Rimkus Consulting Group, Inc. was retained by Ms. Riley on behalf of State Farm Insurance Company to evaluate the reported damage to the residential structure. We were specifically asked to determine structural damage caused by the hurricane winds versus structural damage caused by the associated storm surge and waves. Mr. Paul N Monie performed our visual inspection of the property on November 8, 2005. Weather data used during our evaluation was obtained from Compu-Weather, Inc. and the National Oceanic and Atmospheric Administration (NOAA).

CONCLUSIONS

The following conclusions were made after our site visit and a review of the field notes and photographs. Our opinions are as follows:

1. Hurricane Katrina demolished the superstructure of the residence, such that only concrete slab-on-grade and some CMU columns of the home were left.
2. High wind forces and flooding/wave forces from hurricane Katrina were both of sufficient magnitude to cause structural damage to the building.
3. There was insufficient physical evidence to determine the proportion of wind versus storm surge that destroyed the residence.

EXHIBIT
"B"

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INTRODUCTION

The residence was reportedly a two-story, wood-framed structure supported on concrete slab-on-grade foundation system. We were told by the insured that the exterior walls were covered mostly with stucco and a small portion of vinyl sidings and the roof was covered with architectural shingles. The Insured Mr. Beckham was present during our inspection. For the purposes of this report, the front of the residence was referenced to face south.

Hurricane Katrina was one of the strongest storms to impact the coast of the United States during the last 100 years. After crossing South Florida and entering the Gulf of Mexico Katrina began to strengthen reaching category 5 strength hurricane and on August 28, 2005, about 250 miles south-southeast of the mouth of the Mississippi River Katrina's winds reached their peak intensity of 175 mph winds and the pressure fell to 902 mb.

According to published weather data, the highest wind gusts measured along the Mississippi coast on August 29, 2005, were 90 mph at a Keesler AFB in Biloxi, 63 mph in Gulfport, and 50 mph at Pascagoula. Winds as high as 125 mph likely occurred near occurred near the point of landfall near the Louisiana/Mississippi border, and winds likely in excess of 100 mph occurred along the entire Mississippi coast. Preliminary data from NOAA estimated winds in the Diamondhead area to be 100 to 130 mph.

Following the wind forces, a storm surge from the hurricane produced wide-spread flooding. Along the Mississippi coast, there were reported storm surges of 11.27 feet at Green Pass, 12.16 feet at Pascagoula, 26 feet at the Biloxi River at Worham, and a report of 30 feet above sea level at Hancock.

OBSERVATIONS

During the course of our site visit, we observed the following:

- The insured was present during our inspection and described his property to us. He said that his residence was a two story building with 3500 SF living area and 4000 SF under the roof. He showed us where his household items were found approximately 350 feet west from the residence across the bayou (water). He said his roof was not found after the hurricane, that he believes the wind had blown his roof to an unknown destination. (Photograph 1, 2, 8 & 9).
- The trees at the back of the residence had scours measuring 30 feet from natural ground to the top of the scours. Some of the tree limbs and the upper portion were snapped off approximately 40 feet above natural ground (Photograph 5 & 7).
- The residence was completely demolished with only the concrete slab-on-grade and damaged CMU columns left (Photograph 2).
- There was a 6 feet and 8 feet concrete slab at the front and back of the main slab. The owner reported that these slabs were for the front and back porch respectively.

OBSERVATIONS

During our site visit, we observed the following:

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- The majority of the debris and destroyed parts of residence was lying on the north-west corner (Photograph 3).
- There was a concrete driveway at the front of the residence. (Photograph 1).
- The residence CMU columns were demolished and some of them leaning in variable direction on the concrete slab on grade. The square columns measured 8 feet height above the concrete slab. The slab was measured to be approximately 31 feet x 63 feet with the long side in the east-west direction of the residence. (Photograph 4 & 5).
- The insured reported that his kitchen ceramic tile counter top, a 25 feet piece iron rod, part of his office floor covering and lavatory pedestal that was all on the second floor were found across two canals approximately 450 feet west from the residence.

ANALYSIS

Weather data showed that wind speeds in the Diamondhead region were approximately 118-155 mph and that storm surge of approximately 25-feet occurred.

Since the wind forces of Hurricane Katrina were estimated in the range of 155 mph, we cannot rule out that lateral forces from wind loads exceeded the residential structural design. The lateral pressure from wave action typically exceeds wind loads. A 130 mph wind will produce a lateral pressure of approximately 43 psf whereas a 4-foot height of water will produce a maximum hydrostatic pressure of over 200 psf, not including dynamic lateral forces from wave action.

The conditions stated above support the conclusion that the residence was destroyed by storm surge resulting from the passage of Hurricane Katrina. Flood water from the storm surge entered the residence causing damage to the entire residence.

This report was prepared for the exclusive use of State Farm Insurance Company, and was not intended for any other purpose. Our report was based on information made available to us at the time. Should additional information become available, we reserve the right to determine the impact, if any, the new information may have on our opinions and conclusions, and to revise our opinions and conclusions if necessary and warranted. Photographs taken during our work are retained in our files and are available to you upon request. This report was prepared for our client's use, and we disavow any liability for use by others.

Thank you for allowing us to provide this service. If you have any questions or need additional assistance, please call us from your home or office.

Sincerely,

RIMKUS CONSULTING GROUP, INC.

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Paul N Monie
Consultant

Corey D. Green, P.E.
MS Reg. Eng. No. Number
Senior Consultant

Attachments: Photographs